
THE EFFECT OF SECURITY AND TRUST ON MOBILE BANKING CUSTOMER SATISFACTION MEDIATED BY CONVENIENCE FACTORS

Fimi Catur Wulan Suci¹, Kandi Sofia Senastri Dahlan²

Universitas Bunda Mulia Tangerang

Email: fcatuwulansuci@gmail.com¹, kdahlan@bundamulia.ac.id²

KEYWORDS

Security, Trust, Customer Satisfaction, Convenience Factor, Mobile Banking

ABSTRACT

The purpose of this study is to analyze mobile banking customer satisfaction influenced by security and trust mediated by convenience factors for Livin' by Mandiri users at the Tangerang Ahmad Yani branch. This study used a quantitative approach. The survey was conducted on 242 Livin' by Mandiri users at the Ahmad Yani Tangerang Branch. This study uses Partial Least Squares SEM or so-called PLS-SEM and identifies the relationship between variables and conceptual and operational definitions using previous research, which includes using security and trust variables as independent variables, customer satisfaction as dependent variables, and convenience factors as mediation variables. The results of this study show that Security has a positive and significant effect on the Convenience Factor, Trust has a positive and significant effect on the Convenience Factor, the Convenience Factor has a positive and significant effect on Customer Satisfaction, Security has a positive and significant effect on Customer Satisfaction, Trust has an effect but not significant on Customer Satisfaction, the Convenience Factor has a positive and significant effect mediating Security on Customer Satisfaction, and Convenience Factors have a positive and significant effect on mediating Trust in Customer Satisfaction. This research is limited to only examining the variables of security, trust, convenience factors, and customer satisfaction and only to Bank Mandiri customers, especially Livin' by Mandiri users at the Tangerang Ahmad Yani branch. This research provides practical implications for companies which in this case is the Bank to always pay attention to security and convenience in mobile banking applications so that customers who use the application have full trust when using it so as to increase customer satisfaction. It is recommended for future studies to use other variables that may be a factor in increasing customer satisfaction. Further research is also recommended to expand the sample by using populations not only from one branch so that the results obtained can be different when the number of samples is added.

INTRODUCTION

Technology is currently experiencing such rapid development that it has an impact on various existing sectors, one of which is the banking business whose development looks very significant. With these technological developments, banks to improve services by forming digital services. This of course makes competitive competition in the banking business sector

in order to meet the needs of its customers which is expected to be a strategic aspect in winning the competition and maintaining the company's image in the community (Maulidya & Afifah, 2021).

The banking industry is a financial intermediation institution whose task is to collect funds from the public and distribute them back to the community again. As for meeting customer needs and increasing business growth, banks must strive to maximize the role of technology by providing digital services in today's modern era (Vebiana, 2018). Therefore, banking management is also required to be able to understand what things can affect customer satisfaction. Digital transformation is based on several reasons such as serving customers without physical branches, differentiation from competitors, or reducing operational costs (Kitsios et al., 2021).

Increasing access to internet use by people in Indonesia will encourage new innovations in various industries, one of the industries that innovates is the financial industry. The Financial Services Authority (OJK) has issued Financial Services Authority Regulation Number 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector. The regulation explains that digital financial discovery is an activity to update business processes, business examples, & financial instruments that provide new added value in the financial services sector by involving the digital ecosystem in it (ojk.go.id, 2023). The technology developed by the banking business today is the Mobile Banking application.

Mobile Banking is an application that can be used to conduct banking transactions through mobile media either in the form of mobile banking applications or default applications for cellular operators (ojk.go.id, 2023). With the various conveniences of mobile banking services, it is expected that customers will get satisfaction in using various products and services provided by the bank. This is allegedly indicated by the increasing customer awareness of the benefits offered, with a touch of ease of mobile banking services very helpful in conducting banking transactions by prioritizing one-hand mobility anywhere and anytime. The high interest of customers to use mobile banking services is what underlies the need for this research.

Along with the increasing movement of customer transactions from conventional to digital, the use of mobile banking services has increased significantly. Based on Bank Indonesia data reported in Kontan.co.id, it was recorded that the volume of mobile banking transactions reached 3.2 billion from the beginning of the year to May 2022. This value experienced an increase of 67.87% from the previous year of 1.90 billion transactions. In the current era of banking competition, research is needed to know and understand the factors that can influence customers to use mobile banking services so that it can be used by banks to innovate and develop existing products in mobile banking services in order to increase customer satisfaction.

PT Bank Mandiri (Persero) Tbk is one of the state-owned banks in Indonesia that applies digital technology in every banking service. Initially, PT Bank Mandiri (Persero) Tbk carried out every conventional transaction service (ATM Machines, Branch Offices, EDC, Debit Cards, etc.) by prioritizing employee and customer activities directly. The digital service currently owned by Bank Mandiri is Livin' by Mandiri which is the result of the development of Bank Mandiri's previous online application, Mandiri Online, which was released several

years ago. Livin' by Mandiri, it is expected to become a super app that is able to meet every customer's needs in accessing financial services such as opening savings, credit cards, opening deposits and loans, and others with just one application. Since its launch, Livin' by Mandiri has become a mobile banking application that has experienced positive growth, where Livin' by Mandiri users has increased since 2019 until now. Bank Mandiri's mobile banking service, Livin' by Mandiri, is declared to still be the banking application that the company relies on (Kontan.co.id, 2022).



Figure 1
Customer Complaints *Livin' by Mandiri*

Source: App Store

From the data above, it can be seen that in addition to the increase in Livin' by Mandiri users at the Tangerang Ahmad Yani branch, it turns out that there are several customer complaints also related to security, trust, and the ease of using mobile banking services issued by Bank Mandiri. This shows that the increase in Livin' by Mandiri users does not necessarily show the satisfaction of the customers themselves. So, indeed the increase cannot show the experience of a customer after trying the mobile banking service itself. Therefore, it is necessary to research whether the increase in the number of users of Bank Mandiri mobile banking services is influenced by security, trust, and convenience factors in the Bank Mandiri mobile banking service itself.

Along with the rapid development of information technology, it also has a bad impact on the rise of crime in cyberspace. This of course causes concerns related to the security of an application or mobile banking on customer satisfaction. Customers tend to prefer secure channels to make transactions that can protect their personal information. Therefore, there is a need for a study related to the security of a bank in order to convince customers of online transactions. With a good level of security, the convenience of online customer transactions will automatically increase so that it can have a good impact on customer satisfaction.

Currently, every bank strives to be able to meet the needs and desires of customers by providing attractive offers on various types of products they have. This of course is very important in encouraging every bank to be able to place its orientation on customer satisfaction as its main goal. With a good security system, customers will also automatically have confidence in mobile banking itself. Trust in the banking world is also an important aspect. Because, based on trust, customers will no longer have doubts about saving their money in the bank and of course will easily use all products or services offered by the bank itself.

In addition, (Singhal & Padhmanabhan, 2008) also found that customers will move from

conventional banking to digital-based banking because of the security and privacy provided by each bank itself. In this way, the protection and confidentiality of the site, ease of use, and reputation of the bank make customers happy, and they make the decision to use digital-based banking channels (Sadowski, 2017). (Lee & Lin, 2005) concluded that website design, reliability, responsiveness, and trust often affect service quality and customer satisfaction, significantly affecting customers' desire to use a service. The concept of trust in question is that customers will trust the bank's security system which can guarantee customers not to feel disadvantaged.

When viewed from several previous research results, (Khatoun et al., 2020) stated that the quality of mobile banking services in this case, namely privacy and security, has a positive relationship with customer satisfaction. Furthermore, Shan Ho and Wong (2023) stated that trust is positively and significantly related to customer satisfaction. In addition, (Siswoyo & Irianto, 2023) also mentioned that the ease of use of an application service, which in this case is mobile banking, has a significant effect on the perception of benefits, and the perception of convenience has a significant effect on usage attitudes. This means showing that a better level of security in a service will affect customer trust so that it can increase customer satisfaction.

METHOD RESEARCH

This study used quantitative research. According to Sugiyono (2018; 13), Quantitative data is a research method based on positivistic (concrete data), research data in the form of numbers to be measured using statistics as a calculation test tool, related to the problem studied to produce a conclusion. The quantitative method is a research approach that uses measurement instruments that have been tested for validity, produce numerical data, and use statistical analysis techniques to test hypotheses and explain relationships between variables.

Researchers use descriptive analysis to see the tendency of answers that have been filled in by respondents in writing in response to statements that have been given. The method of data collection through surveys has the following characteristics:

Information obtained from a group of people who are sampled and describes population characteristics, such as age, gender, education, and so on, Information obtained through several questions is disseminated.

Population and Sample

According to (Sekaran & Bougie, 2017), the sample is an element of the population consisting of a number of research objects and is expected to be able to represent the characteristics of the population in general. In this study, the sample was Livin' by Mandiri users at the Tangerang Ahmad Yani branch.

As for this study, a sample of 238 respondents was selected from calculations where the number of indicators from all variables was multiplied by seven (Hair et al., 2017).

$n = \text{Number of Indicators} \times (5 \text{ to } 10)$ $n = 34 \times 7$

$n = 238$

Data Sources and How to Form a Sample

The data source used in this study is the primary data source. Primary data is data that is taken directly from its data source. (Aidley et al., 2018). The sampling method used in this study is non-probability, namely convenience sampling. Convenience sampling is a method

of determining samples by choosing samples freely according to the wishes of the researcher (Sugiyono, 2016). Furthermore, the way to form samples in this study is to use questionnaires.

Research Instruments

A research instrument is a measuring tool to obtain information objectively. This study used questionnaires as an instrument for collecting data. A questionnaire is a checklist and rating scale used to simplify and measure the behavior and attitudes of respondents. As for this study, the questionnaire will use a Likert scale with provisions based on the table that has been shown in the questionnaire measurement scale table.

Research Instrument Testing

This study used primary data with data collected through questionnaire instruments. From the results of the questionnaire collected, validity and reliability testing is needed to meet the main criteria of valid, reliable, and objective quantitative research in accordance with (Hardani et al., 2020).

Validity Test

According to (Sugiyono, 2018), research results are valid if there are similarities between the data collected and the data that actually occurs in the object under study. Valid data is data "that does not differ" between the data reported and what actually occurs in the object of research. This research uses the SmartPLS application, where there are two stages of validity testing, namely convergent validity testing and discriminant validity. The convergent test is used to measure the validity of statements that represent variables so that the statements are understood by respondents. The discriminant test is used to see the extent to which a model construct differs from other constructs with empirical standards (Hair, Risher, et al., 2019).

Reliability Test

This research uses the SmartPLS application, where there are two stages of reliability testing, namely composite reliability and Cronbach's alpha. The value of composite reliability is used to see the internal consistency of the instrument being tested. The value of Cronbach's alpha is used as the baseline value that each study looks at to find out whether the study is reliable or not (Hair, Risher, et al., 2019).

Data Analysis Techniques

Analytical techniques are carried out to find each answer in the problem formulation quantitatively (Sugiyono, 2018). In this study, the data analysis technique used was to use PLS to measure the magnitude of the influence of exogenous variables on endogenous variables. There are several tests in this study, including:

Goodness of Fit Testing

This test is carried out to see the feasibility of the model formed. If the Normed Fit Index value is between 0 and 1, then the model formed can be declared to meet the feasibility of the model (Hair, Ringle, et al., 2019).

Coefficient of Determination Test

The coefficient of determination test is used to see the amount of contribution of several independent variables to the dependent variable. The greater the value of the coefficient of determination, the more accurate the research that has been done (Hair et al., 2019).

Q Square

Q Square is used to see the ability of the independent variable to describe the dependent variable. The requirement in the Q Square Predictive Relevance test is a large Q Square value of > 0 (Hair et al., 2019).

Testing of Path Coefficient Values

In this study, the hypothesis test will be analyzed using the smartPLS application. In testing the hypothesis using the t-test, there are conditions that must be met as follows:

1. If the p-value > 0.05 or t-statistics < 1.96 then H_a is rejected.
2. If the p-value ≤ 0.05 and t-statistics ≥ 1.96 then H_a is accepted.

RESULTS AND DISCUSSION

Results of Descriptive Analysis Related to Respondent Profiles and Indicators

Based on the results of the questionnaire that has been distributed online through Google form, the number of respondent samples that have been obtained is 242 respondents. This number has met the minimum limit in this study. The minimum number in this study is 238 respondents, obtained from the calculation of the number of indicators, namely 34 times seven, using the theory of Hair et al., (2017), the minimum number of samples is the total number of indicators of researchers multiplied by seven.

Characteristics of respondents

The following are the descriptive results related to the respondent profiles used in this study:

Table 1
Table of Respondent Results by Gender

Gender	Sum	Percentage
Man	111	45,9%
Woman	131	54,1%
TOTAL	242	100%

Source: Respondent questionnaire results, (2023)

Based on the results of respondent data that have been obtained, it is known that there are 111 people (45.9%) are male and 131 people (54.1%) are female. From the tabulation data, it can be seen that the majority of mobile banking customers who make transactions using Livin' by Mandiri who are respondents in this study are women.

Table 2
Table of Respondent Results by Age

Age	Sum	Percentage
17 – 22 years old	13	5,4%
23 – 28 years old	93	38,4%
29 – 34 years old	73	30,2%
35 – 40 years	51	21,1%
> 40 years	12	5%
TOTAL	242	100%

Source: Respondent questionnaire results, (2023)

Based on the results of the data obtained, it is known that there are 13 people (38.4%) aged between 17 – 22 years, 93 people (38.4%) aged between 23 – 28 years, 73 people (30.2%) aged between 29 – 34 years, 51 people (21.1%) aged between 35 – 40 years and 12 people (5%) aged > 40 years. So it can be stated that the majority of customers who use Livin' by Mandiri who are respondents in this study are aged between 23 – 28 years.

Table 3
Table of Respondent Results Based on Monthly Expenses

Production	Sum	Percentage
IDR 100.000 – IDR 1.000.000,-	3	1,2%
IDR 1.100.000 – IDR 2.000.000,-	24	9,9%
IDR 2.100.000 – IDR 3.000.000,-	42	17,4%
IDR 3.100.000 – IDR 4.000.000,-	66	27,3%
Above Rp 4.000.000,-	107	44,2%
TOTAL	242	100%

Source: Respondent questionnaire results, (2023)

Based on the results of the data obtained, it is known that there are 3 people (1.2%) earning IDR 100,000 – IDR 1,000,000, 24 people (9.9%) earning IDR 1,100,000 – IDR 2,000,000, 42 people (17.4%) earning IDR 2,100,000 – IDR 3,000,000, 66 people (27.3%) earning IDR 3,100,000–IDR 4,000,000, and 107 people (44.2%) earning above IDR 4,000,000,-. So it can be stated that the majority of customers who use Livin' by Mandiri who are respondents in this study have an average monthly expenditure above Rp 4,000,000,-.

Table 4
Table of Respondent Results Based on the Use of Livin' by Mandiri in One Week

Use in Week	Sum	Percentage
Once	29	12%
More than once	213	88%
TOTAL	242	100%

Source: Respondent questionnaire results, (2023)

Based on the results of the data obtained, it is known that there are 29 people (12%) using Livin' by Mandiri once a week and there are 213 people (88%) using Livin' by Mandiri more than once a week. So it can be stated that the majority of customers who were respondents in this study used Livin' by Mandiri more than once a week.

Test Instruments

Data has been collected and analyzed with the SEM model using SmartPLS version 4.0 Partial Least Square (PLS) which is an alternative method of SEM or Structural Equation Modeling used to overcome SEM problems (Haryono, 2017).

Evaluasi Outer Model

Evaluation of the outer model or measurement model is carried out to assess the validity and reliability or reliability of the model. Outer models with reflexive indicators are evaluated through convergent validity and discriminant validity of the indicator and composite reliability for indicator blocks (Ghozali & Latan, 2015).

Validity Testing

The Validity Test with Convergent Validity is used to see the loading value of each

latent variable indicator against its latent variable. The requirement for testing Validity with Convergent Validity is the value of the loading on each indicator > 0.7 (Hair, Ringle, et al., 2019).

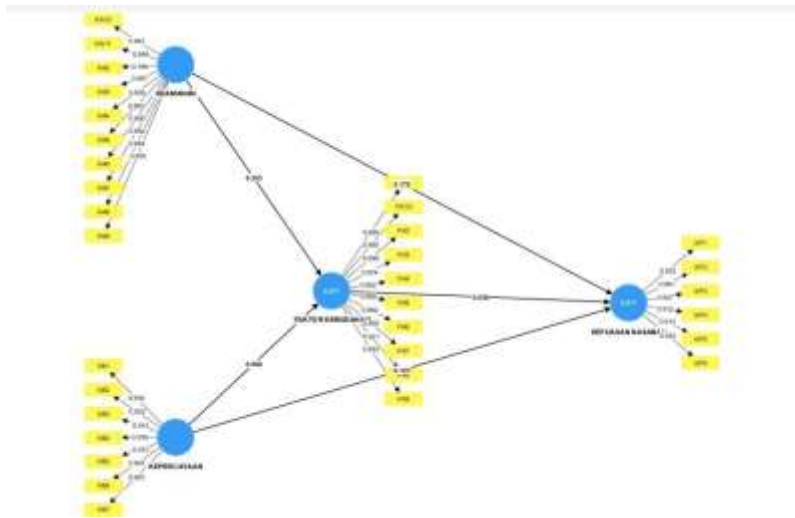


Figure 3
Outer Loadings

Source: Smart PLS 4 data processing, (2023)

Pengujian Average Variance Extracted (AVE)

The Validity Test with Average Variances Extracted is used to see the validity value for each variable as a whole. In contrast to factor loadings which look at the validity value of each variable. The requirement for Average Variances Extracted testing is that the AVE value must be above 0.5 so that the variable is considered valid (Hair, Ringle, et al., 2019). Here are the AVE values for each variable:

Table 6
Hasil Uji Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Information
Security	0,726	Valid
Belief	0,840	Valid
Satisfaction Customer	0,831	Valid
Factor Facilities	0,795	Valid

Source: SmartPLS 4 data processing, (2023)

Based on Tables 4 and 5 it can be seen that the outer loading values of all indicators have met the requirements and are supported by AVE values that have also met the requirements, which are above 0.5. Based on Table 5 it can be seen that the highest AVE value in the confidence variable with a value of 0.840. While the lowest AVE value in the security variable with a value of 0.726.

Thus, it can be seen from the outer loading value in Table 4 and the AVE value in Table 5, that the data from this study can be said to have met the test requirements for convergent

validity.

The effect of security on convenience factors

The safety variable against the convenience factor has a p-value of $0.000 < 0.05$ and t-statistics of $3.790 > 1.96$, then H1 is accepted. That is, the security variable has a positive and significant effect on the convenience factor variable. The accepted hypothesis can be caused by a number of factors, one of which is that customers can easily use Livin'by Mandiri with maintained system security. The security in question can be seen from access to using Livin' by Mandiri which requires customers to log in using a password so that only the customer concerned can access it.

The results of this hypothesis are in line with the results of research by (Robaniyah & Kurnianingsih, 2021), and (Singh & Srivastava, 2018), which explain that security in using an application is a sense of security in providing personal information and feeling confident that their personal data will not be disseminated and it is said that customers will feel safe and trust when a system is easy to learn or use.

The influence of trust on convenience factors

The confidence variable in the convenience factor has a p-value of $0.000 < 0.05$ and a t-statistic of $5.519 > 1.96$, so H2 is accepted. That is, the trust variable has a positive and significant effect on the convenience factor. The accepted hypothesis can be caused by a number of factors, one of the factors is that customers will feel trust in a service or application when the service or application is easy to use.

The results of this hypothesis are in line with the results of research conducted by (De Leon, 2019), which said that trust has a positive and significant effect on the intention to use mobile banking, of course, because the mobile banking service itself is easy to learn or use. It is also said that a simple mobile banking system will also reduce the time spent by users so as to increase their sense of control over the mobile banking application or service itself (Ramos et al., 2018).

The influence of convenience factors on customer satisfaction

The variable convenience factor to customer satisfaction has a p-value of $0.000 < 0.05$ and t-statistics $6.067 > 1.96$, then H3 is accepted. That is, variables The convenience factor has a positive and significant effect on customer satisfaction. The accepted hypothesis can be caused by a number of factors, one of which is that the appearance or simple features in the Livin' by Mandiri service are easy to understand and use so that customers feel satisfied in using it. In addition, the number of payment services that make it easier for customers to do it with just one application, which in this case is Livin' by Mandiri, can also be a factor in customer satisfaction.

The results of this hypothesis are in line with the results of research conducted by (Siswoyo & Irianto, 2023) and (Elhajjar & Ouaida, 2020), which explained that the ease of use felt by customers in using a mobile banking service will positively affect customer attitudes in using mobile banking itself. So, of course, this will have a positive effect on customer satisfaction.

The effect of security on customer satisfaction

The security variable on customer satisfaction has a p-value of $0.036 < 0.05$ and t-statistics $2.097 > 1.96$, then H4 is accepted. That is, security variables have a positive and

significant effect on customer satisfaction. The accepted hypothesis can be caused by a number of factors, one of which is customer confidence in the security of Livin' by Mandiri. When the customer feels safe to use an application which in this case is Livin' by Mandiri, then the customer will automatically feel satisfied in using the application or service and do not hesitate to use and provide his personal data.

The results of this hypothesis are in line with the results of research conducted by (Manju, 2020), (Khatoon et al., 2020), and (Indrasari et al., 2022), which explained that a person's satisfaction depends on trust in the security of customer privacy itself and security is also the main indicator in customer satisfaction.

The influence of trust on customer satisfaction

The variable of trust in customer satisfaction has a p-value of 0.377 greater than 0.05 and t-statistics of $0.884 < 1.96$, so H5 is rejected. That is, the trust variable has an effect but is not significant on customer satisfaction. The hypothesis that is not accepted can be caused by a number of factors, one of which is that customers really have to use Livin' by Mandiri because of the demands of something, not because of their personal wishes. For example, customers use Livin' by Mandiri because of the demands of work that require them to use it. So, there is no significant influence between his trust in the application and his satisfaction in using it.

The results of this hypothesis are not in line with the results of research conducted by (Geebren et al., 2021), (Ho et al., 2023), and (Novitasari et al., 2021), which explains that trust and satisfaction are two interrelated concepts, and are an important part of building relationships with customers and trust in customer satisfaction has strong and positive relationship results so that it can be said that the more customer trust increases, the more customer satisfaction will increase.

The effect of security on customer satisfaction mediated by convenience factors

The security variable mediated by the convenience factor to customer satisfaction has a p-value of $0.003 < 0.05$ and t-statistics of $2.985 > 1.96$, hence H6 is accepted. That is, the convenience factor has a positive and significant effect on mediating security on customer satisfaction. This accepted hypothesis can be caused by a number of factors, one of which is the ease felt by customers in using Livin' by Mandiri services automatically makes customers feel confident in the security of the service so that customers feel satisfied in using the Livin' by Mandiri service itself.

The results of this hypothesis are in line with the results of research conducted by (Aldiabat et al., 2019), which said that in addition to paying attention to security in mobile banking services, banks also need to pay attention to the ease of use of mobile banking services themselves because customers will prefer technology and applications that are easy to use so that this of course can affect customer satisfaction.

The effect of trust on customer satisfaction mediated by convenience factors

The trust variable mediated by the convenience factor to customer satisfaction has a p-value of $0.000 < 0.05$ and t-statistics of $4.803 > 1.96$, then H7 is accepted. That is, the convenience factor variable has a positive and significant effect on mediating trust in customer satisfaction. The hypothesis accepted can be caused by a number of factors, one of which is the ease felt by customers in using Livin' by Mandiri services automatically makes customers

feel confident, and confident to use so that it can affect customer satisfaction.

The results of this hypothesis are in line with the results of research conducted by (Kabakuş & Küçükoğlu, 2022), which explained that trust used as an independent variable in this study is very influential in the use of mobile banking and it is said that factors related to perceived usability have a mediating role in the relationship between trust and customer satisfaction.

CONCLUSION

Based on the results of the analysis of the questionnaire that has been distributed through a google form, it can be concluded from the results of data analysis in the previous chapter 4, namely that there are four hypotheses of direct influence accepted and one hypothesis of direct influence rejected and there are two hypotheses of indirect influence received. The analysis of the accepted and rejected hypotheses is as follows.

Testing on the H1 hypothesis, safety has a positive and significant influence on the convenience factor so that H1 is accepted. That is, it can be said that Livin' by Mandiri Tangerang branch customer Ahmad Yani as a respondent in this study described Livin' by Mandiri as a mobile banking application that is easy to use and has a good security system that can protect personal data from its customers.

Testing on the H2 hypothesis, trust has a positive and significant influence on the convenience factor so that H2 is accepted. This means that Livin' by Mandiri Tangerang branch customer Ahmad Yani as a respondent in this study has full confidence in using the mobile banking application because of the ease of accessing services in the Livin' by Mandiri service.

Testing on the H3 hypothesis, the convenience factor has a positive and significant influence on customer satisfaction so that H3 is accepted. That is, Livin' by Mandiri Tangerang branch customer Ahmad Yani as a respondent in this study described Livin' by Mandiri as a mobile banking application that is easy to understand and use so that customers feel satisfied in using the services of Livin' by Mandiri itself.

Testing on the H4 hypothesis, safety has a positive and significant influence on customer satisfaction so that H4 is accepted. This means that Livin' by Mandiri customers as respondents in this study describe that Livin' by Mandiri.

as a mobile banking application that has a good security system so that customers feel safe and satisfied in using Livin' by Mandiri. Testing on the H5 hypothesis, trust has an effect but is not significant on customer satisfaction, so H5 is rejected. This may happen because Livin' by Mandiri Tangerang branch customer Ahmad Yani as a respondent in this study does not all use it because they believe in Livin' by Mandiri, but they may use it because the demand something for example are jobs that require them to use the Livin' by Mandiri service itself.

Testing on the H6 hypothesis, the convenience factor has a positive and significant influence on mediating safety on customer satisfaction, so that H6 is accepted. This can be interpreted because Livin' by Mandiricabang Tangerang customer Ahmad Yani as a respondent in this study described the Livin' by Mandiri service as a mobile banking application that is easy to use so as to create a sense of security and provides a sense of satisfaction for them as customers who use it.

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